

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: George H Gruber, Jr

Case No.: 1-17-05295 HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Land Home
Court Claim Number:	13
Last Four of Loan Number:	3972
Property Address if applicable:	7018 Brookdale Dr

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$3,961.69
b.	Prepetition arrearages paid by the trustee:	\$3,961.69
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$13,280.25
f.	Postpetition arrearage paid by the trustee:	\$13,280.25
g.	Total b, d, and f:	\$17,241.94

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: March 25, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: George H Gruber, Jr

Case No.: 1-17-05295 HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on March 25, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Robert E Chernicoff, Esquire  
2320 North Second St  
PO Box 60457  
Harrisburg PA 17106

**Served by First Class Mail**

Land Home Financial Services  
c/o Weinstein and Riley,PA  
1415 Western Ave Suite 700  
Seattle WA 98101-2051

George H Gruber, Jr  
7018 Brookdale Dr  
Harrisburg PA 17111

I certify under penalty of perjury that the foregoing is true and correct.

Date: March 25, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

**Case: 17-05295      GEORGE H GRUBER, JR.**

**LAND HOME FINANCIAL SERVICES, INC**  
PO BOX 25164

SANTA ANA, CA 92799-

Acct No: 3972/POST ARREARS/7018 Bf

FORBEARANCE ARREARS 3RD AP (AFTER DIRECT PAYMENTS) AMENDED POC 10/19/22

Sequence: 24  
Modify:  
Filed Date:  
Hold Code: D

Amt Sched:	\$0.00	Debt:	\$16,677.89	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$13,280.25	Accrued Int:	\$0.00
				Balance Due:	\$3,397.64

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5210</b>	<b>LAND HOME FINANCIAL SERVICES, INC</b>							
521-0	LAND HOME FINANCIAL SERVICES,	C	05/12/2023	0	(\$921.09)	\$0.00	(\$921.09)	08/30/2024
							Cred Rfd Chk #: 2025328957	
521-0	RIGHT PATH SERVICING		04/18/2023	2024178	\$921.09	\$0.00	\$921.09	04/28/2023
521-0	RIGHT PATH SERVICING		03/15/2023	2023139	\$539.52	\$0.00	\$539.52	03/24/2023
521-0	RIGHT PATH SERVICING		02/15/2023	2022143	\$695.92	\$0.00	\$695.92	02/24/2023
521-0	RIGHT PATH SERVICING		01/18/2023	2021139	\$977.08	\$0.00	\$977.08	01/26/2023
521-0	RIGHT PATH SERVICING		12/13/2022	2020147	\$987.43	\$0.00	\$987.43	12/22/2022
521-0	RIGHT PATH SERVICING		11/16/2022	2019187	\$729.47	\$0.00	\$729.47	12/09/2022
521-0	RIGHT PATH SERVICING		10/18/2022	2018162	\$1,275.36	\$0.00	\$1,275.36	10/27/2022
521-0	COMMUNITY LOAN SERVICING LLC	V	10/06/2022	2013579	(\$353.35)	\$0.00	(\$353.35)	10/06/2022
521-0	RIGHT PATH SERVICING		09/13/2022	2017091	\$540.06	\$0.00	\$540.06	09/22/2022
521-0	COMMUNITY LOAN SERVICING LLC		08/17/2022	2015583	\$977.21	\$0.00	\$977.21	08/30/2022
521-0	COMMUNITY LOAN SERVICING LLC		06/14/2022	2013579	\$353.35	\$0.00	\$353.35	10/06/2022
521-0	COMMUNITY LOAN SERVICING LLC		05/17/2022	2012512	\$679.90	\$0.00	\$679.90	05/27/2022
521-0	COMMUNITY LOAN SERVICING LLC		04/12/2022	2011460	\$460.85	\$0.00	\$460.85	04/26/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
521-0	COMMUNITY LOAN SERVICING LLC		03/16/2022	2010445	\$506.50	\$0.00	\$506.50	03/29/2022
521-0	COMMUNITY LOAN SERVICING LLC		02/16/2022	2009472	\$253.25	\$0.00	\$253.25	02/28/2022
521-0	COMMUNITY LOAN SERVICING LLC		01/19/2022	2008465	\$460.85	\$0.00	\$460.85	01/27/2022
521-0	COMMUNITY LOAN SERVICING LLC		12/15/2021	2007452	\$506.50	\$0.00	\$506.50	12/24/2021
521-0	COMMUNITY LOAN SERVICING LLC		11/16/2021	2006426	\$759.75	\$0.00	\$759.75	11/29/2021
521-0	COMMUNITY LOAN SERVICING LLC		10/14/2021	2005380	\$521.48	\$0.00	\$521.48	10/27/2021
521-0	COMMUNITY LOAN SERVICING LLC		09/14/2021	2004376	\$260.74	\$0.00	\$260.74	10/04/2021
521-0	COMMUNITY LOAN SERVICING LLC		08/18/2021	2003326	\$782.22	\$0.00	\$782.22	09/01/2021
521-0	COMMUNITY LOAN SERVICING LLC		07/14/2021	2002292	\$521.48	\$0.00	\$521.48	07/23/2021
521-0	COMMUNITY LOAN SERVICING LLC		06/16/2021	2001318	\$521.48	\$0.00	\$521.48	06/24/2021
521-0	COMMUNITY LOAN SERVICING LLC		05/18/2021	2000294	\$323.20	\$0.00	\$323.20	05/26/2021
Sub-totals: \$13,280.25						\$0.00	\$13,280.25	
Grand Total: \$13,280.25						\$0.00		

## Disbursements for Claim

**Case: 17-05295      GEORGE H GRUBER, JR.**

**LAND HOME FINANCIAL SERVICES, INC**  
PO BOX 25164

SANTA ANA, CA 92799-

Acct No: 3972/PRE ARREARS/7018 BR

Sequence: 24

Modify:

Filed Date: 3/9/2018 12:00:00AM

Hold Code: D

Amt Sched:	\$230,696.00	Debt:	\$4,975.26	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$3,961.69	Accrued Int:	\$0.00
				Balance Due:	\$1,013.57

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>LAND HOME FINANCIAL SERVICES, INC</b>							
520-0	LAND HOME FINANCIAL SERVICES, C		05/12/2023	0	(\$274.78)	\$0.00	(\$274.78)	08/30/2024
							Cred Rfd Chk #: 2025328957	
520-0	RIGHT PATH SERVICING		04/18/2023	2024178	\$274.78	\$0.00	\$274.78	04/28/2023
520-0	RIGHT PATH SERVICING		03/15/2023	2023139	\$160.95	\$0.00	\$160.95	03/24/2023
520-0	RIGHT PATH SERVICING		02/15/2023	2022143	\$207.59	\$0.00	\$207.59	02/24/2023
520-0	RIGHT PATH SERVICING		01/18/2023	2021139	\$227.34	\$0.00	\$227.34	01/26/2023
520-0	RIGHT PATH SERVICING		10/18/2022	2018162	\$378.16	\$0.00	\$378.16	10/27/2022
520-0	COMMUNITY LOAN SERVICING LLC V		10/06/2022	2013579	(\$46.28)	\$0.00	(\$46.28)	10/06/2022
520-0	RIGHT PATH SERVICING		09/13/2022	2017091	\$194.39	\$0.00	\$194.39	09/22/2022
520-0	COMMUNITY LOAN SERVICING LLC		08/17/2022	2015583	\$351.75	\$0.00	\$351.75	08/30/2022
520-0	COMMUNITY LOAN SERVICING LLC		06/14/2022	2013579	\$46.28	\$0.00	\$46.28	10/06/2022
520-0	COMMUNITY LOAN SERVICING LLC		03/17/2021	1227903	\$152.70	\$0.00	\$152.70	03/24/2021
520-0	COMMUNITY LOAN SERVICING LLC		02/17/2021	1226888	\$152.69	\$0.00	\$152.69	02/25/2021
520-0	COMMUNITY LOAN SERVICING LLC		01/19/2021	1225879	\$229.04	\$0.00	\$229.04	01/27/2021
520-0	COMMUNITY LOAN SERVICING LLC		12/10/2020	1224076	\$152.69	\$0.00	\$152.69	12/17/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	COMMUNITY LOAN SERVICING LLC		11/03/2020	1223209	\$76.34	\$0.00	\$76.34	11/12/2020
520-0	BAYVIEW LOAN SERVICING		10/15/2020	1222188	\$75.51	\$0.00	\$75.51	10/22/2020
520-0	BAYVIEW LOAN SERVICING		09/17/2020	1221135	\$226.53	\$0.00	\$226.53	09/24/2020
520-0	BAYVIEW LOAN SERVICING		08/12/2020	1220101	\$151.01	\$0.00	\$151.01	08/19/2020
520-0	BAYVIEW LOAN SERVICING		07/07/2020	1219024	\$151.02	\$0.00	\$151.02	07/14/2020
520-0	BAYVIEW LOAN SERVICING		06/02/2020	1218038	\$151.02	\$0.00	\$151.02	06/10/2020
520-0	BAYVIEW LOAN SERVICING		05/06/2020	1217098	\$75.51	\$0.00	\$75.51	05/14/2020
520-0	BAYVIEW LOAN SERVICING		04/14/2020	1215897	\$234.81	\$0.00	\$234.81	04/28/2020
520-0	BAYVIEW LOAN SERVICING		03/12/2020	1214582	\$156.56	\$0.00	\$156.56	03/20/2020
520-0	BAYVIEW LOAN SERVICING		02/13/2020	1213267	\$156.54	\$0.00	\$156.54	02/21/2020
520-0	BAYVIEW LOAN SERVICING		01/16/2020	1211904	\$156.56	\$0.00	\$156.56	01/30/2020
520-0	BAYVIEW LOAN SERVICING		12/12/2019	1210507	\$142.98	\$0.00	\$142.98	12/24/2019
Sub-totals:					\$3,961.69	\$0.00	\$3,961.69	
Grand Total:					\$3,961.69	\$0.00		